

WHO DO I CALL FIRST?

SHEET

A SIMPLE CONTACT PLAN WHEN BILLS
ARE DUE AND MONEY IS SHORT



WHO TO CALL FIRST

Priority contacts that matter most.



WHAT TO ASK

Smart questions that open options.



WHAT TO HAVE READY

Be prepared. Save time. Reduce stress.



WHAT OUTCOME YOU WANT

Know your goal for every call.



A CALM PLAN
FOR STRESSFUL
BILL CALLS



REDUCE STRESS



MAKE SMART CALLS



GET BETTER OUTCOMES

CLARITY TODAY. RELIEF TOMORROW.

Start Here

When you cannot pay everything, one of the hardest parts is deciding who to contact first.

You may have several bills due at once. One company keeps emailing. Another one keeps calling. Another one sent a notice. Another one has autopay coming. Another one feels embarrassing, so you avoid it completely.

This sheet helps you slow down and decide:

Who needs a call today?

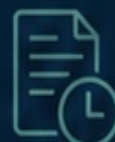
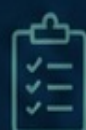
What should I ask for?

What information do I need ready?

What outcome am I trying to get?

You do not need to call everyone at once.

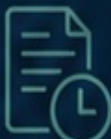
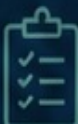
Start with the call that could reduce the most pressure.



Step 1: List The Bills That Need Attention

Write down every bill or company that is stressing you out right now.

Bill / Company	Amount Due	Due Date	What Happens If Ignored?



Step 2: Mark The Calls That Matter Most

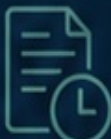
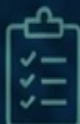
Put a check beside any bill that connects to basic stability, safety, or an urgent deadline.

- ☐ Housing
- ☐ Water
- ☐ Transportation
- ☐ Medicine or health
- ☐ Child essentials
- ☐ Electricity
- ☐ Heat or cooling
- ☐ Phone service needed for work or safety
- ☐ Insurance
- ☐ Shutoff, cancellation, repossession, or urgent deadline notice

These may need attention before less essential bills. That does not always mean you pay them in full today. It means they may be worth contacting first.

Quick Priority Notes

Bill / Company	Why This Matters	Call Today?



Step 3: Look For Bills That May Have Options

Some companies may offer options if you call before things get worse. Look for bills where you can ask about:

- ☐ Payment extension
- ☐ Payment plan
- ☐ Due date change
- ☐ Reduced minimum payment
- ☐ Budget billing
- ☐ Hardship program
- ☐ Partial payment
- ☐ Late fee waiver
- ☐ Temporary pause
- ☐ Avoiding disconnection or cancellation

Write those bills here:

Company / Bill	Option I Will Ask About	Phone / Website

Step 4: Decide Who To Call First

Call First: Essential Services With Urgent Deadlines

Examples:

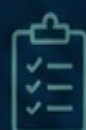
- Rent or housing-related bills
- Utilities with shutoff warnings
- Car payment if transportation is needed for work
- Phone bill if needed for job, safety, school, or communication
- Insurance at risk of cancellation
- Medical or medication-related bills

Ask:

Is there any way to avoid shutoff, cancellation, eviction action, repossession, or further penalty if I cannot pay the full amount today?



5



Call Second & Call Third

Call Second: Bills With Possible Flexibility

- Credit cards
- Personal loans
- Medical bills
- Internet bills
- Insurance bills
- Phone providers
- Subscription services
- School or childcare bills

Ask:

Are there any payment arrangements, hardship options, due date changes, or fee waivers available?

Call Third: Non-Essential Charges You Can Cancel Or Pause

Examples: subscriptions, memberships, apps, streaming, add-ons, delivery services, trials, and premium plans.

Ask:

Can I cancel, pause, downgrade, or remove any add-ons today?

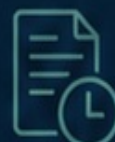
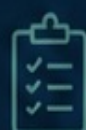
Step 5: Prepare Before You Call

Before calling, have this ready:

- ☐ Account number
- ☐ Amount due
- ☐ Due date
- ☐ How much you can pay, if anything
- ☐ Date you may be able to pay more
- ☐ Your goal for the call
- ☐ Paper or notes app to write down what they say

Your goal might be:

- | | |
|---|---|
| <input type="checkbox"/> Avoid shutoff | <input type="checkbox"/> Avoid cancellation |
| <input type="checkbox"/> Move the due date | <input type="checkbox"/> Lower this month's payment |
| <input type="checkbox"/> Remove a late fee | <input type="checkbox"/> Set up a payment plan |
| <input type="checkbox"/> Pause service | <input type="checkbox"/> Cancel extras |
| <input type="checkbox"/> Get hardship program details | |



Call Planning Sheet: Call #1

Company / Bill:

Phone / Website:

Account Number:

Amount Due:

Due Date:

My goal for this call:

What I will ask for:

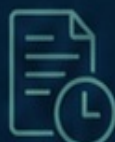
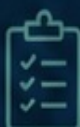
- ☐ Extension
- ☐ Hardship option
- ☐ Due date change
- ☐ Cancellation / pause
- ☐ Payment plan
- ☐ Fee waiver
- ☐ Lower payment
- ☐ Other: _____

What they said:

Name of person:

Reference / confirmation #:

Next step:



Call Planning Sheet: Call #2

Company / Bill:

Phone / Website:

Account Number:

Amount Due:

Due Date:

My goal for this call:

What I will ask for:

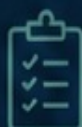
- ☐ Extension
- ☐ Hardship option
- ☐ Due date change
- ☐ Cancellation / pause
- ☐ Payment plan
- ☐ Fee waiver
- ☐ Lower payment
- ☐ Other: _____

What they said:

Name of person:

Reference / confirmation #:

Next step:



Call Planning Sheet: Call #3

Company / Bill:

Phone / Website:

Account Number:

Amount Due:

Due Date:

My goal for this call:

What I will ask for:

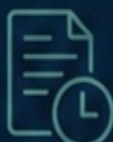
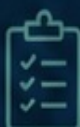
- ☐ Extension
- ☐ Hardship option
- ☐ Due date change
- ☐ Cancellation / pause
- ☐ Payment plan
- ☐ Fee waiver
- ☐ Lower payment
- ☐ Other: _____

What they said:

Name of person:

Reference / confirmation #:

Next step:



What To Say If You Feel Nervous

You do not need to sound perfect. You can keep it simple.

Say:

Hi, I'm calling because I'm having trouble paying the full amount right now. I want to understand my options before I fall further behind.

Then ask:

What options are available on this account?

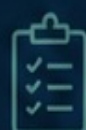
If they say there are no options, ask:

Is there a hardship department or supervisor I can speak with?

If they still say no, ask:

Can you tell me what will happen next if I cannot pay the full amount today?

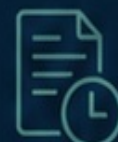
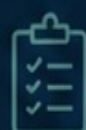
That question matters because it helps you understand the real timeline instead of guessing.



Questions Worth Asking

Use any that fit your situation:

- ☐ "Can my due date be moved?"
- ☐ "Is there a grace period?"
- ☐ "Can any late fees be waived?"
- ☐ "Can I make a partial payment?"
- ☐ "Will a partial payment stop further action?"
- ☐ "Is there a hardship program?"
- ☐ "Is there a lower payment arrangement?"
- ☐ "Can this be split into smaller payments?"
- ☐ "Can autopay be paused?"
- ☐ "What happens if I cannot pay today?"
- ☐ "Is there a deadline I need to know?"
- ☐ "Can you send the agreement in writing?"



After The Call

Before ending the call, write down:

- ☐ Who you spoke with
- ☐ Date and time
- ☐ What they offered
- ☐ What you agreed to
- ☐ When the next payment or deadline is
- ☐ Confirmation number
- ☐ Whether they will email or mail confirmation

Do not rely on memory when you are stressed. Write it down immediately.

Call Notes

Detail	Notes

If The First Call Goes Bad

Sometimes the person who answers cannot help. That does not always mean there are no options.

You can ask:

Is there another department that handles hardship or payment arrangements?

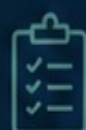
Can I speak with a supervisor?

Is there an online form for assistance?

Are there any nonprofit or local programs your company works with?

Can you tell me the exact deadline before further action happens?

The goal is not to argue. The goal is to get clear information.



Today’s Call Plan

Choose up to three calls for today. Do not overload yourself.

Call 1: Most Urgent

Company:

Reason this is first:

Time I will call:

Call 2: Most Flexible

Company:

Reason this is second:

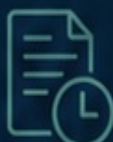
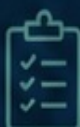
Time I will call:

Call 3: Easiest Win

Company:

Reason this is third:

Time I will call:



Money Signals Reminder

A call is not a failure.

A call is information.

You are not calling because you did something wrong.

You are calling because you need to know what options exist before you make a decision.

That is a smart move.

Start with one call.

Money Signals
Clarity today. Relief tomorrow.

